



ORIGINAL
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Contract No.: 175-9788

Agreement to Supply: EMPLOYEE BENEFITS CONSULTANT

This agreement, made and entered into this the _____ day of _____, 2007, is by and between the **CITY OF FORT LAUDERDALE**, a Florida municipality, City Hall, 100 North Andrews Avenue, Fort Lauderdale, FL 33301, hereinafter called the "City" and Contractor:

Name: **The Rhodes Insurance Group, Inc.**

Address: **1263 E. Las Olas Blvd., Suite 205** City: **Fort Lauderdale** State: **FL** Zip: **33301**

A Corporation ☒ A Partnership ☐ An Individual ☐ Other: _____

authorized to do business in the State of Florida, hereinafter called the "Company" or "Contractor." Witnesseth that: Whereas, the City did advertise and issue a Request for Proposal (RFP) for supplying the requirements of the City for the items and/or service listed above for a period of **three years, with three, one-year extension options** and the Contractor submitted a proposal that was accepted and approved by the City.

Formal authorization of this contract was adopted by the City Commission on: **September 5, 2007 Pur-30**

Now, therefore, for and in consideration of the mutual promises and covenants herein contained, the parties covenant and agree as follows:

1. The Company agrees to provide to the City, Employee Benefits Consulting Services during the period beginning 10/01/07 and ending 09/30/10 for the requirements listed above and according to the following specifications, terms, covenants and conditions:

a. This contract form G-110, the Request for Proposal containing General Conditions, Special Conditions, Specifications, addenda, if any, and other attachments forming a part of RFP Number 175-9788 and the Contractor's proposal in response, form a part of this contract and by reference are incorporated herein.

b. In construing the rights and obligations between the parties, the order of priority in cases of conflict between the documents shall be as follows:

- 1) This contract Form G-110, Rev. 12/00
- 2) The City's RFP and all addenda thereto
- 3) Contractor's proposal in response to the City's RFP

c. Warranty: The Company by executing this contract embodying the terms herein warrants that the product and/or service that is supplied to the City shall remain fully in accord with the specifications and be of the highest quality. In the event any product and/or service as supplied to the City is found to be defective or does not conform to specifications the City reserves the right to cancel that order upon written notice to the Contractor and to adjust billing accordingly.

d. Cancellation: The City may cancel this contract upon notice in writing should the Contractor fail to reasonably perform the service of furnishing the products and/or services as specified herein upon 30 days written notice. This applies to all items of goods or services.

e. Taxes Exempt: State Sales (#85-8012514506C-7) and Federal Excise (#59-600319) Taxes are normally exempt, however, certain transactions are taxable. Consult your tax practitioner for guidance where necessary.

f. Invoicing: Contractor will forward all invoices in duplicate for payment to the following: Finance Department, 100 N. Andrews Avenue, 6th Floor, Fort Lauderdale, FL 33301. If discount, other than prompt payment terms applies, such discount **MUST** appear on the invoice.

2. Contract Special Conditions: The following special conditions are made a part of and modify the standard provisions contained in this contract Form G-110.

3. Contract Summary:

a. Attachments:

The Rhodes Insurance Group, Inc.'s response to the RFP and a copy of the RFP document.

b. Payment Terms: Per RFP

c. Delivery: Per RFP

d. Insurance: Yes ☒ No ☐

e. Performance Bond/Letter of Credit: Yes ☐ No ☒

f. Procurement Specialist's Initials: MW

4. Contractor's Phone Numbers: Office: 954-524-5075

5. Contractor's Fax Number: 954-525-1248

6. Contractor's E-Mail Address: lfrhodes@bellsouth.net

City of Fort Lauderdale

By: [Signature]

Director of Procurement Services (City Manager's Designee)

Date: 10/11/07

Auth: Sec. 2-180(8) of Code and Procurement Memo No. 04-03

Approved as to form:

[Signature]
Senior Assistant City Attorney

Date: _____

Contractor/Vendor

LLOYD F RHODES

Name of Company Officer (please type or print)

By: [Signature]

Authorized Officer's Signature

Title: PRESIDENT

Date: 10/7/07

KARIN RHODES

Secretary (please type or print)

Attest: [Signature]

Signature of Secretary

CONTRACT
COPY

A Benefits Consulting Proposal
for
The City of Fort Lauderdale

In Response to
RFP 175-9788

July 2007



THE RHODES INSURANCE GROUP

RFP # 175-9788
Employee Benefits Consultant

Bidder Proposal Page / Checkoff List

BIDDER NAME The Rhodes Insurance Group

Bidder agrees to supply the products or services at the prices bid below in accordance with the terms, conditions, and specifications contained in this RFP. Indicate in the space provided, your FIRM, FIXED HOURLY FEE SCHEDULE FOR SERVICES / PER EMPLOYEE CLASSIFICATION, in accordance with the RFP specifications. If additional space is required, please provide detailed information as an appendix to your proposal.

Employee Classification	\$ Fee / Hour	Annual Estimated Hours	Estimated Annual Cost
1. Principal Consultant	\$165.00	X 125	\$20,625
2. Administrative	\$82.50		

RFP projects will not be billed on an hourly basis, but as project fees to be negotiated. Our minimum fee for an RFP is \$15,000.

Proposer shall include as a part of the RFP response, all details and costs regarding anticipated travel expenses and include costs in the your response. All costs are in accordance to City's travel policy:

Travel Costs (if applicable) N/A \$ _____

3. After City approval of a contract, how many days will be required before you are able to begin the services required?

We will be able to begin services required under the contract immediately.

4. Have you included information on your company's experience, including documentation of services performed, or copies of other contracts?

_____x_____ Yes _____ No

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5. Have you included information on the experience of those principals, or employees who will be assigned to this Contract, including resumes?

☒ Yes ☐ No

6. Have you included your client reference list, in accordance with RFP requirements?

☒ Yes ☐ No

7. Have you included your narrative description of your understanding of the Scope of Work, including your approach, understanding of the services required, techniques, methodology, etc., as requested in RFP specifications? Have you completed Attachment 1 – Technical Proposal Questionnaire?

☒ Yes ☐ No

8. Give the location of the office from which the work is to be performed, if different from your company address?

Work will be performed at our company address, 1263 East Las Olas Boulevard, Suite 205, Fort Lauderdale.

9. Have you included the required number of proposal copies? (One original and 5 Copies, for a total of 6 proposals)?

☒ Yes ☐ No

10. Do you agree to enter into a HIPAA Business Associate Agreement with the City of Fort Lauderdale as per the attached sample? (DO NOT fill in the Sample Business Associate Agreement at this time – Awarded vendor will receive actual at time of recommendation for award).

☒ Yes ☐ No

11. Have you included copies of your latest audited financial statements, to be reviewed by the City's Finance Department?

☒ Yes ☐ No



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12. Do you have at least five years experience specifically in the municipal or government sector?

 x Yes

 No

13. Have you provided proof that you're a licensed agent in the State of Florida?

 x Yes

 No



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NON-COLLUSION STATEMENT:

By signing this offer, the vendor/contractor certifies that this offer is made independently and *free* from collusion. Vendor shall disclose below any City of Fort Lauderdale, FL officer or employee, or any relative of any such officer or employee who is an officer or director of, or has a material interest in, the vendor's business, who is in a position to influence this procurement.

Any City of Fort Lauderdale, FL officer or employee who has any input into the writing of specifications or requirements, solicitation of offers, decision to award, evaluation of offers, or any other activity pertinent to this procurement is presumed, for purposes hereof, to be in a position to influence this procurement.

For purposes hereof, a person has a material interest if they directly or indirectly own more than 5 percent of the total assets or capital stock of any business entity, or if they otherwise stand to personally gain if the contract is awarded to this vendor.

In accordance with City of Fort Lauderdale, FL Policy and Standards Manual, 6.10.8.3,

3.3. City employees may not contract with the City through any corporation or business entity in which they or their immediate family members hold a controlling financial interest (e.g. ownership of five (5) percent or more).

3.4. Immediate family members (spouse, parents and children) are also prohibited from contracting with the City subject to the same general rules.

Failure of a vendor to disclose any relationship described herein shall be reason for debarment in accordance with the provisions of the City Procurement Code.

NAME

RELATIONSHIPS

In the event the vendor does not indicate any names, the City shall interpret this to mean that the vendor has indicated that no such relationships exist.

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BID/PROPOSAL SIGNATURE PAGE

How to submit bids/proposals: It is required that bids/proposals be submitted by mailing a hard copy, it will be the sole responsibility of the Bidder to ensure that his bid reaches the City of Fort Lauderdale, City Hall, Procurement Department, Suite 619, 100 N. Andrews Avenue, Fort Lauderdale, FL 33301, prior to the bid opening date and time listed. Bids/proposals submitted by fax or email will NOT be accepted.

The below signed hereby agrees to furnish the following article(s) or services at the price(s) and terms stated subject to all instructions, conditions, specifications addenda, legal advertisement, and conditions contained in the bid. I have read all attachments including the specifications and fully understand what is required. By submitting this signed proposal I will accept a contract if approved by the CITY and such acceptance covers all terms, conditions, and specifications of this bid/proposal.

Submitted by:  7/11/07
(signature) (date)

Name (printed) Lloyd F. Rhodes Title: President

Company: (Legal Registration) The Rhodes Insurance Group

**CONTRACTOR, IF FOREIGN CORPORATION, SHALL BE REQUIRED TO OBTAIN A
CERTIFICATE OF AUTHORITY FROM THE DEPARTMENT OF STATE, IN
ACCORDANCE WITH FLORIDA STATUTE §607.1501 (visit
<http://www.dos.state.fl.us/doc/>).**

Address: 1263 East Las Olas Boulevard, Suite 205

City Fort Lauderdale State: FL Zip 33301

Telephone No. 954-524-5075

FAX No. 954-525-1248

E-MAIL: lfrhodes@bellsouth.net

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Delivery: Calendar days after receipt of Purchase Order (section 1.02 of General Conditions):

The Rhodes Insurance Group can provide services immediately.

Payment Terms (section 1.03):

N/A

Total Bid Discount (section 1.04):

N/A

Does your firm qualify for MBE or WBE status (section 1.08):

N/A

MBE WBE

ADDENDUM ACKNOWLEDGEMENT - Proposer acknowledges that the following addenda have been received and are included in his proposal:

No addenda received.

Addendum No.

Date Issued

VARIANCES: State any variations to specifications, terms and conditions in the space provided below or reference in the space provided below all variances contained on other pages of bid, attachments or bid pages. No variations or exceptions by the Proposer will be deemed to be part of the bid submitted unless such variation or exception is listed and contained within the bid documents and referenced in the space provided below. If no statement is contained in the below space, it is hereby implied that your bid/proposal complies with the full scope of this solicitation.

Variances:

Based on Florida Statute 440.02, The Rhodes Insurance Group is not required to provide Workers' Compensation coverage for our employees. See documentation in Attachments to this proposal.

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Technical Proposal Questionnaire

1. State the full names and home office address of your organization. Describe your organizational structure (e.g. publicly held, private non-profit, partnership, etc). If it is incorporated, include the state in which it is incorporated.

The Rhodes Insurance Group is a privately held Florida corporation that was established in April 1988. Our offices are located at 1263 East Las Olas Boulevard, Suite 205, Fort Lauderdale, FL 33301.

2. List name, title, mailing address, telephone number, facsimile number and e-mail address of the contact person for this proposal.

Lloyd F. Rhodes, President
The Rhodes Insurance Group
1263 East Las Olas Boulevard, Suite 205
Fort Lauderdale, FL 33301

Telephone: (954) 524-5075
Fax: (954) 525-1248
Email: lfrhodes@bellsouth.net

3. Confirm that you are a licensed consultant, or broker in Florida. Provide documentation.

Copies of Florida insurance licenses for Lloyd F. Rhodes, Florence Cestaro and Rebecca Parnell are included in the Attachments section of this response.

4. Confirm that you serve as a consultant or broker, independently, and are not affiliated with any insurance company, third party administrative agency or provider network.

The Rhodes Insurance Group is an independent consulting/brokerage firm and is not affiliated with any insurance company, third party administrator or provider network. As an independent firm, we work for our clients, recommending only those products and options that are suitable and cost-effective. Our method for remuneration is mutually agreed to with each client based on their desires and objectives.

5. Describe your company's organization, philosophy, and management and provide a brief history. Describe your contractual relationships, if any, with organizations necessary to your proposal's implementation.

The Rhodes Insurance Group was founded in 1988 by Lloyd Rhodes. From 1976 to 1988, Mr. Rhodes worked on the provider side of the group insurance business. The philosophy of the firm has always been to provide unparalleled industry experience

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and service to benefit of our clients and their employees. The number of clients who have selected The Rhodes Insurance Group has grown significantly based on referrals from existing clients and their personal experience with our services. Maintaining long term relationships has been one of the keys to our success. We do not strive to be the largest but just the best.

Dr. Jason Melachrino, PharmD, MBA, joined The Rhodes Insurance Group in 2006 as consulting pharmacist. He provides services as needed relating to pharmaceutical issues which may impact health care benefits.

There are no other outside contractual relationships which we use to provide our services other than occasional temporary administrative services.

6. Do you publish newsletters and other informative publications that are routinely provided to your clients? Have you prepared reviews of topics related to the health and life insurance fields that are routinely provided to your clients? Provide sample copies.

We do not publish our own newsletters or informative publications but rather invest in other specialized publications which keep us up to date on the latest trends, legislation and benefit news. We share this information as appropriate with our existing clients. These publications include Managed Care Week; Employee Benefit Adviser; BenefitNews.com Connect; Thompson Publication Guides on subjects such as COBRA, Self-Insuring Health Benefits, and the Employers Guide to HIPAA Compliance; Employee Benefit News; National Association of Health Underwriters; and the Florida Association of Health Underwriters.

In addition to publication subscriptions, we have a membership in WELCOA, the Wellness Councils of America. This membership provides us with wellness resources such as newsletters and presentations that we can share with our clients. A sample newsletter we prepared with WELCOA information is included in the attachments to this document.

7. Detail your ability to monitor regulatory and legislative developments at both the state and federal level and how this will be communicated to the City of Fort Lauderdale.

The periodic publications we receive from the NAHU and FAHU always provide alerts to legislation prior to its final enactment. When appropriate, we share this information with our clients via email and conduct meetings to discuss the potential impact of any legislation.

8. Describe your firm's knowledge and experience in provider network development, provider discounts, stop loss, claims utilization, and pharmacy utilization review, RFP preparation etc. Outline your ability to provide expertise and experience in the areas of health benefit plan analysis and design. Explain in detail the types of analysis you

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have conducted relative to benefits analysis and design for a health plan with at least 400 employees.

Our firm has performed negotiations on behalf of many clients. These negotiations have involved physician practices as well as hospital agreements. An example includes The City of Fort Lauderdale and the discount improvement with Holy Cross and the Dimension network. Other analyses performed for the City of Fort Lauderdale include network analysis effectiveness between AvMed, NBHD and ppoNEXT. Our analysis of pharmacy utilization also produced significant changes in the pharmacy benefit program for the City of Fort Lauderdale that also mitigated double digit pharmacy trends.

In terms of reinsurance, an example would be the RFP process we completed for Broward Community College for an effective date of January 1, 2007. Our firm recommended and published an RFP for the specific reinsurance policy that produced a change in carriers with a 3% increase in premium as opposed to the 24% increase in premium proposed by the incumbent carrier. There was no change in the stop loss level. This process was based on our knowledge of the market and examination of plan experience. A copy of our recommendation letter for this RFP is included in the Attachments section of our proposal.

We are currently preparing analyses of proposals for all components of Broward Community College's self-funded health plan: administration, network, pharmacy benefits and reinsurance. We prepared the draft of the RFP document according to the College's objectives and specifications and provided a list of companies qualified to offer the requested benefits. In addition to the cost factors, the analysis of the proposals received will include a comparison of provider networks and member displacement; a comparison of the disease management offerings of each proposer; hospital and network discount information; a summary of the proposers' interrogatory responses; a listing of any deviations to the College's specifications; and a comparison of pharmacy discounts and rebates.

9. Provide a recent example of the selection and implementation of a third party claims administrator for a health plan with at least 400 participants that was managed by your company.

The Rhodes Insurance Group assisted the City of Fort Lauderdale with the preparation and analysis of an RFP when the City wanted to consolidate all the administrative functions of its self-funded health plan with one contract with a single-source managed care company. The RFP requested proposals for both HMO and PPO networks, utilization review services, a disease management program, and reinsurance coverage, all with an effective date of January 1, 2007. Our firm provided background information about the City's health plan, educational material and thorough analyses of all components of proposals received. The process resulted in the choice of AvMed to provide all aspects of the self-funded health plan.



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10. Describe in detail your firm's knowledge and experience with regard to Consumer Driven Healthcare Plan Models including Health Savings Accounts.

Consumer Driven Health Plan Models are the newest approach to mitigating health care. Health Savings Accounts assist in making these models more attractive. We have attended many seminars discussing the advantages and disadvantages. We have also conducted presentations and developed proposals for existing clients. As of yet we have not had any client interested in implementing this type of plan. Reasons for this lack of interest include not enough experience in the market with this type of plan, the potential for adverse selection, the high deductible nature and out of pocket requirements for this type of plan, and the lack of collective bargaining buy in. We continue to monitor the results based on feedback we receive through market publications.

11. List three current clients for whom you provide services related to health plan benefits analysis and design. For each client, the list must specify the type of work performed by your company, the size of the client's group and the period of time retained as a client. One of the three must be the longest standing client; one must be the client with the largest employee population, and the third must be the client for who the largest impact was achieved through your company's services. If the same client meets two or more of these criteria, list additional clients so that at least three clients are listed. For each client, include the name, title, address, facsimile number, and phone number of a contact person who the City of Fort Lauderdale may contact as a reference.

City of Fort Lauderdale

Marilyn Mullen, Employee Benefits Coordinator
101 NE Third Avenue
Fort Lauderdale, FL 33301
(954) 828-5436

The Rhodes Insurance Group was appointed as the City's consultant of record in January 2002. At that time the City's self-funded PPO health plan had a deficit of \$13.3 million. This deficit was projected to increase. In order to slow the deficit escalation, The Rhodes Insurance Group recommended several changes in the plan and assisted in their implementation.

By the end of the 2002 fiscal year, the health plan deficit was \$7.4 million. As of April 2004 it was reported to be \$4.9 million and was eliminated in 2005. The continued favorable experience also resulted in decreases in employee deductions with no reduction in benefits effective January 1, 2006, and January 1, 2007.

- Negotiations with the North Broward Hospital District, the Dimension Health network and Holy Cross Hospital resulted in a favorable contracts for the City, with significantly improved discounted fees.

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- Recommended health and prescription drug plan changes which provided additional savings for the plan and brought benefits to a level competitive with the market.
- Recommended increases in employee contributions to keep plan in line with plans offered by other employers.
- Recommended the assignment of the PPO TPA contract from USA Holdings to BMC. The timeliness of claim payments improved significantly and service for both the City and the members improved dramatically.
- Prepared an RFP for a self-funded HMO plan to be offered in addition to the PPO plan effective March 1, 2003. The Rhodes Insurance Group prepared analyses of the RFP responses and assisted the City during the selection process. The resulting HMO choice included deep discounts and greater access to cost-effective care. As part of the RFP process, a new reinsurance policy which decreased the City's risk was implemented.
- Recommended the removal of the dental benefits from the self-insured PPO plan and prepared an RFP for fully-insured DHMO and indemnity/PPO dental plans effective March 1, 2003. The RFP process included analyses by The Rhodes Insurance Group and assistance with the selection process. The process resulted in plans with rates guaranteed for two years and an estimated annual reduction in costs of \$423,000.
- Prepared an RFP for the self-funded health plan for an effective date of January 1, 2007. The Rhodes Insurance Group prepared analyses of the responses and assisted during the process to select a single-source HMO and PPO provider.
- Assisted the City with the analysis of RFP responses for the group dental plan for an effective date of January 1, 2007.
- Preparation of health plan experience reports and analyses for City Commissioners and union representatives.
- Assist Human Resource and Financial Departments as requested with any issues that may arise.
- Assist with preparation of employee communications and Commission agenda items.

Broward Community College
Edna Chun, Vice President
225 East Las Olas Boulevard
Fort Lauderdale, FL 33301
Telephone: (954) 201-7693
Fax: (954) 201-7051

Broward Community College, which has approximately 1,300 employees on seven campuses, appointed The Rhodes Insurance Group as its consultant of record in 1989. During our tenure there, The Rhodes Insurance Group

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- Introduced a self-funded EPO and PPO plan in 1989 in order to realize the potential savings the EPO could provide and minimize the cost of dependent coverage. In 1990 the plan revenue was increased by 8.7% and by 5% in 1991. There were no other increase until 1998.
- Prepared RFPs for Life and Long Term Disability for effective dates of January 1, 1998 and January 1, 2006.
- Prepared RFP for the health plan with an effective date of July 1, 1998, in response to notification that AvMed was discontinuing its third party administration agreements and would provide only fully-insured contracts. In an effort to save costs, several benefit changes were incorporated into the RFP process. As part of this RFP process, The Rhodes Insurance Group prepared and analyzed a survey to gauge BCC employees' satisfaction with the plan and suggested areas of improvement. The Rhodes Insurance Group prepared analyses of the RFP responses and assisted the College's Insurance Committee during the selection process.
- Prepared health plan RFP for an effective date of January 1, 2008. Currently preparing analyses of proposals.
- Prepared RFP for the dental plan with an effective date of July 1, 1998. As we did for the health RFP, The Rhodes Insurance Group prepared and analyzed a survey about the dental plan, prepared analyses of RFP responses, and assisted the College's Insurance Committee during the selection process.
- Prepared an RFP for the specific reinsurance coverage for an effective date of July 1, 2003, in response to notification of a 30% increase in premium. The RFP process and ensuing negotiations resulted in an annual savings of more than \$300,000.
- Prepared an RFP for specific reinsurance for an effective date of January 1, 2007, after the College received notification of a 24% increase in premium. The RFP process resulted in a switch to a new carrier and an annual savings of \$122,900.
- Participates in monthly meetings with Human Resource Department and health carrier representatives to assist with resolution of claim and benefit issues.
- Prepares health plan experience reports and analyses. These reports are presented and discussed at the monthly meetings of the College's Benefit Task Force.
- Assist the College and insurance carriers with employee communications regarding the benefit plans.
- Negotiates annual benefit plan renewals for the health, dental, reinsurance, life and disability plans.
- Aids in the scheduling of wellness programs for employees.
- Assists in preparation of annual actuarial reports.
- Provides requested assistance with the day-to-day benefit plan issues that may arise.



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Miami Dade College

Bettie Thompson, Associate Vice Provost
11011 SW 104 Street
Miami, FL 33176-3393
Telephone: (305) 237-2055
Fax: (305) 237-0946

Miami Dade College chose The Rhodes Insurance Group as its employee benefits consultant in 1992. It has approximately 2,800 employees covered under its health, dental, life, disability and long term care plans. Some of the projects completed for the College are

- Prepared Group Health Plan RFPs with proposed effective dates of January 1, 1993, July 1, 1994, July 1, 1996, July 1, 2001, January 1, 2003, and January 1, 2005. Currently preparing RFP for the health plan with effective date of January 1, 2008. The 1994 RFP process included a change in carriers to Blue Cross Blue Shield and produced an annual reduction of approximately \$1,800,000 in College contributions. The 2003 RFP process resulted in a change in insurance carriers and an annual savings of \$750,000 for the College. The 2005 process also resulted in a change in carriers and an annual savings of approximately \$2,000,000.
- Prepared Group Dental Plan RFPs with proposed effective dates of July 1, 1998 and July 1, 2001. The 2001 RFP process resulted in a change in dental PPO carriers and improved benefit levels, the first enhancements implemented in 15 years.

To facilitate the selection process for the health and dental RFPs, The Rhodes Insurance Group prepared detailed analyses and comparisons of the proposals received for distribution to committee members. We attended committee meetings to discuss the proposals and answer questions posed by members and designed Excel worksheets to quickly calculate the scores awarded to each proposer.

- Assisted in the publication of surveys to determine employee satisfaction with existing health and dental plans prior to July 2001 RFP process. The Rhodes Insurance Group tabulated the responses and presented the results to insurance committee members for their consideration during the planning and analysis stages of the RFP process.
- Prepared IRS Section 125 Plan Administrator RFP for an effective date of January 1, 1999. Prior to that date, the College processed the health and dependent care reimbursements. Implementation of this plan reduced the amount of time needed to process claims, eliminated many of the errors associated with this plan, and enabled the human resources staff to complete other work.
- In 2003, Canada Life pended several claims for the College retirees, stating that their coverage terminated at retirement. The Rhodes Insurance Group

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conducted research and provided documentation to Canada Life, which then honored the claims and continued the coverage for retirees.

- Published RFP for group long term care benefits in 2001 and assisted with analysis of responses. In addition to benefit and financial information from proposing companies, we provided information about the long term care industry, federal qualification requirements, national and local statistics and local expense estimates.
- Assist with renewal negotiations, resolution of claim and benefit issues, and preparation of employee communications regarding benefits.
- Participate in monthly meetings with Human Resources representatives and health carrier to review plan experience and trends.

12. Provide a copy of the invoice that would be used to report and bill for work performed.

included in Attachment section.



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Experience Summary

The Rhodes Insurance Group was established in April, 1988 and has been assisting its clients from its location in Fort Lauderdale for 18 years. It is a privately held corporation located at 1263 East Las Olas Boulevard, Suite 205, Fort Lauderdale, Florida 33301. Corporate officers are Lloyd F. Rhodes, President, and Karin Rhodes, Treasurer and Secretary. The company performs many of the functions of an in-house group benefits risk manager, providing on-going advice and assistance to our clients in Broward and Miami-Dade Counties.

Mr. Rhodes has been employed in the group insurance market since 1976, serving in various roles involving both service and sales. He has an extensive background in group benefit plans and a business degree from the University of South Florida.

There are two employees in addition to Mr. Rhodes, Florence Cestaro who is the Vice President of Client Services and Rebecca Parnell, Client Service Representative. All are licensed in Florida to conduct insurance business. Jason Melachrino, Pharmacy Consultant, is an independent contractor who joined the company in 2006.

Ms. Cestaro has been with The Rhodes Insurance Group since 1995. She was hired as an assistant but has since obtained her life and health insurance license and assumed responsibility for some of the day-to-day servicing of The Rhodes Insurance Group's clients.

Ms. Parnell joined the company in 2006. She assists clients with benefit and administrative issues that arise from time to time and provides assistance with the preparation of communications and analyses relating to group insurance plans.

Dr. Melachrino joined The Rhodes Insurance Group in 2006. He holds active Pharmacist and Consultant Pharmacist licenses in Florida and brings a wide range of pharmaceutical knowledge to the company.

Details of the background and experience of Mr. Rhodes, Ms. Cestaro, Ms. Parnell and Dr. Melachrino are on the following pages. Insurance license details as provided by the Florida Department of Financial Services, www.fldfs.com, are included as attachments to this document.

Further details of our experience can be found in the proposal questionnaire.



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Lloyd F. Rhodes, President

Lloyd F. Rhodes has provided the services of a broker/consultant since 1988. Specializing in all forms of group insurance, his firm performs the functions of an in-house group insurance risk manager without the added salary and associated costs of an actual employee. A resident of Fort Lauderdale, Lloyd is active in many community activities such as Kids in Distress, Downtown Fort Lauderdale Rotary Club, Broward Community College Foundation and is a graduate of Leadership Broward. Lloyd earned his Bachelor of Arts in Marketing with a minor in Finance from the University of South Florida. His in-depth experience in the health care field is documented below:

- | | |
|--|---|
| April 1, 1988-
Present | THE RHODES INSURANCE GROUP – Broker/consultant in managed health care and group insurance. Clients include the City of Fort Lauderdale, the City of Miramar, Broward Community College, Miami-Dade College, Southeast Mechanical Contractors, Nova Southeastern University and HospiceCare of Southeast Florida. |
| June 1, 1987-
April 1, 1988 | HUMANA HEALTH CARE PLANS – Promoted to Director of Commercial Group Sales at the time International Medical Centers was purchased by Humana. Products sold included PPOs, HMOs and Triple Option. Large account sales included Dade County School Board, Eckerd Drugs, Florida Power & Light, City of St. Petersburg and City of Miami Beach. |
| June 1, 1986-
May 31, 1987 | INTERNATIONAL MEDICAL CENTERS – Vice President of Commercial Sales. Responsible for redesigning the HMO product, developing a sales plan and building a sales organization. Markets included Dade, Broward, Palm Beach, Hillsborough, Pinellas and Pasco Counties. |
| March 1,
1984-
June 1, 1986 | HUMANA CARE PLUS – Senior Market Sales Manager, South Florida Market. Assisted in designing product and contracts and building block of business from inception to \$40 million of annual premium and in excess of 1,250 employers. Large accounts written included Broward County government, American Express, City of Ft. Lauderdale and City of Pompano Beach. |
| August 1,
1976-
March 1, 1984 | STATE MUTUAL LIFE ASSURANCE CO. OF AMERICA – Promoted to Sales Manager of newly formed South Florida market. Achieved assigned all lines quota with 3.1 million new annual premiums. Products included Group Pensions, Group Life, Health, Disability and Dental. |

THE RHODES INSURANCE GROUP

Managed Health Care & Group Insurance



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Employee Benefits Consultant

Florence Cestaro, Vice President, Client Services

Flo Cestaro joined The Rhodes Insurance Group in September, 1995. Flo manages the office and assists in all aspects of the group insurance business. She currently holds active insurance licenses in Life and Health. Compiling and coordinating the collection of data and information essential to the analysis of benefits proposals, Flo assists in preparing communications relating to group insurance plans. She prepares experience reports and client presentations and assists with the day-to-day service of clients' accounts. She is always willing to provide employees with individual assistance in resolving claim issues and brings a variety of experience to her position at The Rhodes Insurance Group:

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|---------------------------------------|---|
| September 1995-
Present | THE RHODES INSURANCE GROUP – Coordinates all aspects of the group insurance business. |
| January 1992-
June, 1995 | EAST END HOSPICE – Assistant to the Executive Director of state-certified hospice agency in Westhampton Beach, New York. Responsible for day-to-day operations of business office. Trained, supervised, evaluated office staff. Designed and implemented system to track expiration dates of licenses and malpractice insurance required of professional staff. Enhanced computerized payroll benefit tracking system. |
| April, 1986-
December 1991 | THE HAMPTON CHRONICLE-NEWS – Office manager for weekly newspaper. Reviewed and paid bills, reconciled bank statements, supervised part-time office staff. Copywriter: obituary and other social notices, photo captions |



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Employee Benefits Consultant

Rebecca Parnell, Client Service Representative

Rebecca Parnell joined The Rhodes Insurance Group in June, 2006, and brings a variety of knowledge to the company. She is prepared to help clients with benefit and administrative issues that arise from time to time and to provide assistance with the preparation of communications and analyses relating to group insurance plans.

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|---------------------------------|--|
| June, 2006 | THE RHODES INSURANCE GROUP – Client Service Representative responsible for assisting with both routine and unusual administrative aspects of providing group benefits. She provides assistance with research and the preparation of documents and financial exhibits and is responsible for day-to-day administrative functions. |
| June, 2005 – August 2005 | KRAFT NABISCO – Data entry specialist responsible for maintaining daily railroad orders and shipments on the corporate database. Assisted in updating current budget and entering data pertinent to creation of 2006 budget. |
| June, 2004 – August 2004 | GLOBAL SAVINGS NETWORK – Office manager and accounts receivable clerk managing over 1,000 member accounts for two company locations. Created daily, weekly and monthly cash reports for Sales department for company, as well as maintained ledgers containing all current and inactive account information. Processed all new accounts, including payment maintenance and entering member information into multiple databases. |
| August, 2003 – May, 2004 | STETSON UNIVERSITY – Assistant to work study supervisor. Organized Federal Work Study and University Employment locations for both undergraduate and graduate students. Verified student Federal Work Study eligibility and responsible for data entry of student loans and financial aid information pertaining to eligibility. |
| May 2006 | GRADUATED STETSON UNIVERSITY
Major: Psychology Minor: Management |



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Jason M. Melachrino, PharmD, MBA
Consultant Pharmacist

Jason M. Melachrino joined The Rhodes Insurance Group in December, 2006, and brings a wide spectrum of pharmaceutical expertise to the company. Jason, a clinical assistant professor for the University of Florida Pharmacy School, earned his Bachelor in Chemistry from the University of South Florida, and his Doctorate in Pharmacy and Master in Business Administration from Nova Southeastern University. He holds active Pharmacist and Consultant Pharmacist licenses for the State of Florida and has several publications printed and research posters presented. He is a member of Phi Lamda Sigma Leadership Society, American Society of Consultant Pharmacists and Kappa Psi Pharmaceutical Fraternity.

December 2006	THE RHODES INSURANCE GROUP – Consulting services relating to pharmaceutical issues which directly impact employee health care benefits.
July 2006- Present	MELACHRINO CONSULTING – Provide consultant services to individuals concentrating on senior care issues. Provide professional advisory services to companies requiring clinical and regulatory expertise as it pertains to the pharmaceutical industry.
April 2005- Present	OMNICARE – Provide Medication Regimen Review (MRR) for institutionalized residents of nursing and assisted living facilities. Additionally, provide regulatory and educational services for those institutions.
August 2004- Present	COMPOUNDING DOCS PHARMACY - Oversee the production and dispensing of Bio-identical Hormone Replacement Therapy products and other compounded products and provide patient counseling.
October 2004- April 2005	KINDRED PHARMACY SERVICES – Provided pharmaceutical services to institutionalized populations. Evaluated physician orders, monitored labs and patient information and oversaw dispensing of medications.
January 2001- May 2004	NSU PHARMACY DEVELOPMENT DEPARTMENT – Research associate involved with Career Expo, Continued Education, Alumni Association and post baccalaureate student program.
June 1998- May 2000	USF ALZHEIMER'S RESEARCH LABORATORY – Involved with image analysis, data manipulation, in vivo/vitro testing and the gathering of information for utilization in publications. Published two medical journal articles.

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Scope of Services

The services requested by the City of Fort Lauderdale are services we have been providing all our clients since 1988 and to the City since January 2002.

- Identify the employer's needs and objectives in providing group insurance benefits. As the employee demographics change, different benefit strategies may be needed to insure that employees remain satisfied with their benefit packages and that employers can continue to provide competitive incentives. We can help determine whether the cost of a group benefit is worth its price or if a client's resources would be better spent in a different manner. To assist in this process, The Rhodes Insurance Group can prepare and analyze surveys designed to discover the benefit areas that may need improvement as well as those with which the employees are satisfied.
- Assist the employers in recognizing specific group benefit problem areas and recommend solutions. We have, for example, assisted the City with an RFP process to add cost-effective HMO benefits to the City's health plan.
- Provide advice and direction for group benefit plans in conjunction with the employer's needs and objectives.
- Meet with identified benefit committees as necessary to inform and assist with benefit selection processes. To help committee members fully understand the available benefits, we prepare detailed analyses and comparisons and provide explanations and answers to any questions that arise.
- Prepare requests for proposals for Life and AD&D, Disability, Health, Dental, Long Term Care, Third Party Administrators and IRS Section 125 Plans. Requests prepared by The Rhodes Insurance Group have never been protested for technical reasons. Remuneration for RFP preparation and analysis are based on project fees which are negotiable.
- Contact and provide the request for proposal packages to qualified companies potentially capable of meeting the objectives and needs of the employer. To accomplish this, The Rhodes Insurance Group maintains a file listing more than 600 insurance company representatives.
- Analyze all proposals received and provide written recommendations, including supporting documentation, of those proposals which best meet the employer's needs and objectives.

Once a benefit plan is in place, The Rhodes Insurance Group continues to provide service and assistance to ensure that the transition to a new plan is smooth and that our client receives the best possible service from the insurance company, whether for a new plan or for the continuation of an existing plan.

- Assist the employer in assuring that the selected companies meet all contractual and legal obligations on an ongoing basis.
- Assist the employer in preparing a communications plan regarding the group insurance for the employees and their families.

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- Assist the employer's designated plan administrator in maintaining the plan in the most time efficient manner.
- Collect and maintain experience information regarding the group plan necessary to facilitate decisions regarding group benefits and renewal negotiations.
- Conduct group contract renewal negotiations.
- Provide ongoing advice and assistance to the employer regarding pertinent legislative changes (e.g., COBRA, HIPAA) and their impact on the group benefits and costs.
- Attend industry seminars and conferences.
- Assist the employer in budget forecasting for group insurance plans.
- Assist the employer in union contract negotiations as they pertain to the group insurance plans.
- Act as member advocate to aid in resolving member claim disputes to assure maximum employee satisfaction. This includes, if necessary, writing appeals to the insurance companies and the Florida Department of Insurance.
- Provide training and education as necessary to HR staff regarding plan benefits and administration.
- Prepare and conduct employee surveys to assess satisfaction levels of existing benefits.
- Prepare and conduct surveys of other South Florida employers and health plan providers to identify benefit trends and policies.



RFP 175-9788
Employee Benefits Consultant

References

The Rhodes Insurance Group does not track hours for the following clients. Our remuneration for services is provided directly from insurance carriers based on mutually agreeable terms.

Broward Community College

Edna Chun
Vice President
225 East Las Olas Boulevard
Fort Lauderdale, FL 33301
Telephone (954) 201-7693
Fax: (954) 201-7051

City of Miramar

Phil Rosenberg
Human Resource Director
2300 Civic Center Place
Miramar, FL 33025
Telephone: (954) 602-3810
Fax: (954) 602-3850

City of Aventura

Harry Kilgore
Director of Finance/Support Services
19200 West Country Club Drive
Aventura, FL 33180
Telephone: (305) 466-8920
Fax: (305) 8939

HospiceCare of Southeast Florida

Susan Telli, CEO
309 SE 18 Street
Fort Lauderdale, FL 33316
Telephone: (954) 467-7423
Fax: (954) 524-6067

City of Lauderhill

Revlon Fennell
Human Resources & Risk Management
3800 Inverrary Boulevard, Suite 303
Lauderhill, FL 33319
Telephone: (954) 730-3093
Fax: (954) 730-4200

Lago Mar Resort

Walter Banks Jr., President
1700 South Ocean Lane
Fort Lauderdale, FL 33316
Telephone: (954) 523-6511
Fax: (954) 524-6627

We provide services for Miami Dade College on both a per diem basis and project basis. The per diem rate is billed for preparation and attendance at meetings and for significant time spent on research and analysis. The project fee is charged for RFP processes, which include preparation and publication of the RFP document, preparation of any materials required for evaluation committee members and detailed analysis. The total billing for the College for fiscal year 2006-2007 is \$16,000, which includes half the project fee for an RFP. Our minimum fee of \$15,000 per RFP applies to this client based on our long-standing relationship and the database of information we maintain.

Miami Dade College

Bettie Thompson, Associate Vice Provost
11011 SW 104 Street
Miami, FL 33176
Telephone: (305) 237-2055
Fax: (305) 237-0946

THE RHODES INSURANCE GROUP

Managed Health Care & Group Insurance



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Employee Benefits Consultant

We provide services to the City of Dania Beach on both a monthly fee basis and mutually-agreed upon commission basis. We do not track hours for this client. The monthly fee of \$1,500 includes all services provided in reference to the City's self-funded group health plan.

City of Dania Beach

Mary McDonald
Director of Human Resources/Risk Management
100 West Dania Beach Boulevard
Dania Beach, FL 33004
Telephone: (954) 924-3630
Fax: (954) 924-3699

We provide services to the City of North Miami Beach and Nova Southeastern University on a project fee basis. We do not track hours for these clients.

City of North Miami Beach

Ellen Snow
Assistant Human Resource Director
17011 NE 19 Avenue
North Miami Beach, FL 33126
Telephone: (305) 787-6022
Fax: (305) 354-4435

Nova Southeastern University

Diane Emery
Senior Benefits Manager
3301 College Avenue
Fort Lauderdale, FL 33314
Telephone: (954) 262-7873
Fax: (954) 262-3813

